

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

MATTHEW P. ELLISON
960 TULIP POPLAR LANE
BIRMINGHAM, AL 35244

Inst # 1998-04589

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED TWENTY TWO THOUSAND NINE HUNDRED and 00/100 (\$222,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CECIL COX and RENEE COX, HUSBAND and WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto MATTHEW P. ELLISON and CATHERINE L. ELLISON, HUSBAND AND WIFE (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 1112, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 18TH ADDITION, AS RECORDED IN MAP BOOK 9, PAGE 86, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Taxes for the year beginning October 1, 1997 which constitutes a lien but are not yet due and payable until October 1, 1998.
2. Easements, or claims of easements, not shown by the public records.
3. Easement over the Westerly, Southerly and Easterly 10 feet; an easement of varying width along the Northwesterly lot line and a 20 foot easement running across center lot line of said parcel for public utilities, sanitary sewers, storm sewers, storm ditches as shown on recorded map.
25 foot building restriction line from Tulip Poplar Lane as shown on recorded map.
Restrictions appearing of record Misc. Book 14, page 536 as amended in Misc. Book 17, page 550 and Misc. Book 37, page 391 and Real Volume 70, page 642.
Agreement with Alabama Power Company relating to electrical facilities as recorded Real Volume 38, page 773.
7. Agreement with Alabama Power Company relating to underground residential distribution system as recorded in Real Volume 41, page 201.
8. Right granted to Alabama Power Company to construct, install, operate and maintain all conduits, cables, transclosures and other appliances and facilities useful or necessary for overhead and underground transmission and distribution of

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electric power and for underground communication service as set forth by instrument recorded in Real Volume 40, page 214.

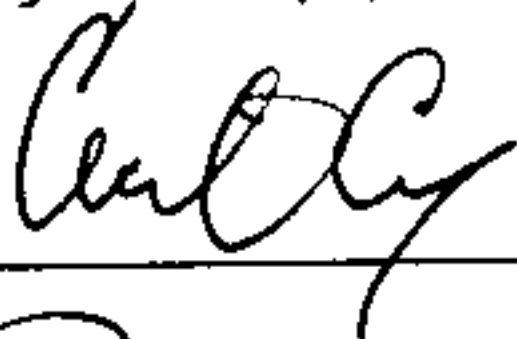
9. Certificate of Compliance as recorded in Misc. Book 34, page 549.
10. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto as recorded in Deed Book 127, page 140.

\$211,755.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

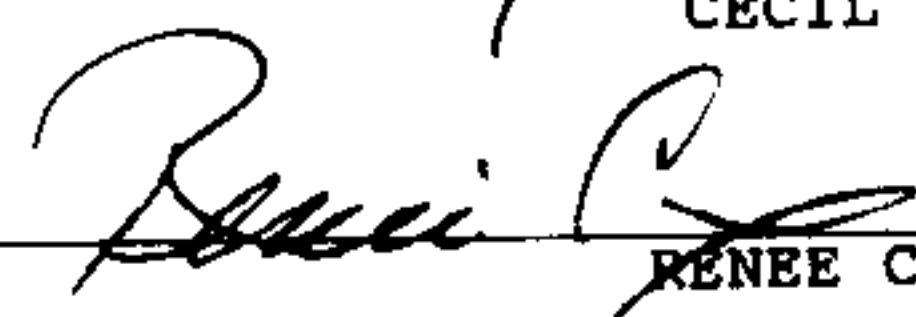
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, CECIL COX and RENEE COX, have hereunto set his, her or their signature(s) and seal(s), this the 2nd day of February, 1998.



CECIL COX



RENEE COX

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CECIL COX and RENEE COX, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 2nd day of February, 1998.



Notary Public

My commission expires: 7/16/98
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